

Excerpts - Spring 2014 Affiliation Idea Exchange Summary	 <p>THE <i>Affiliation</i> PROGRAM SHESHUNOFF CONSULTING + SOLUTIONS</p>
Category	Comments
Board of Directors	Give Board a 'heat map' to visualize risk so they can identify the top 3-5 risks for the bank.
Board of Directors	Require directors to spend one day per year in the call center as a training opportunity; saw a huge benefit.
Business Development	Created a Product and Development Committee (PADC).
Business Development	Have enlisted the help of a needs-based selling program called Common Sense Selling (from San Diego, CA); matches the customer's needs to your existing suite of products.
Business Development	Customer profitability for business (customer segmentation); opened their eyes to who the most profitable customers are; great training tool for less experienced bankers; use results to help them price in some cases.
Expense Management	Use cash recyclers: reduced staff and security is better.
Lending	Brought in person knowledgeable in SBA and to increase small business loans; need to have full suite of commercial services to offer small businesses.
Miscellaneous	FHLB in his district will come to bank and do risk assessment and provide consulting services.
Miscellaneous	Formed PAC at the bank; also recommends bankers consider joining and donating to SuperPAC - Friends of Traditional Banking.
Mobile Banking	Bank has app for managing debit/credit cards; can turn on/off, raise limit, etc. with the app.
Mobile Banking	Opening accounts in the field with iPads or tablets; FIS is working on a tablet that will function as a station in the field but it hasn't been rolled out yet.
Personnel	Lender bonus has bank profitability component which can be a detriment to high producers if the bank does not do well.
Personnel	Have universal tellers; have software to analyze activity in 15 minute intervals; branches down to 3.5 FTE; employees concerned if even 2 people in line so have ATMs/ITMs; staff in a branch includes banking center manager, 2 universal bankers and a couple of part-time staff.

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Personnel	Offer flexibility with employees in terms of being free to attend events of children, etc.
Regulatory	Bank under consent order; have had ACH service for a decade but recently regulators said while they didn't find instances when they should have filed a SAR they felt like with the volume the bank has that there were probably instances when they should have filed a SAR; expecting "Know Your Customers' Customers."
Regulatory	Examiners were not a fan of different pricing for different markets, particularly with consumer lending.
Revenue Generation	As a result of billing service customers, negotiating fuel prices for truckers; get 7 cents/gallon discount and pass on 5 cents to customers and keep 2 cents.
Revenue Generation	Determined costs to provide services and then looked at fees to be sure they charged enough to cover cost plus a profit.
Revenue Generation	Noninterest income from refinancing and overdraft program; overdraft has not decreased at their bank.
Strategy	Concerned about deposit retention when rates begin to rise so need a strategy to mobilize branch personnel to do this as typically wait too long to start the process; will tier rather than raising all rates; money to be made if managed carefully; will do at branch level then move to region; will probably have incentive for branch personnel to keep deposits.
Strategy	Strategy: Hired young man who has passion for technology innovations and he recommends solutions and hired new marketing director and both have helped tremendously.
Technology	Struggle of how to determine what to use in terms of technology as they tend to be followers and by the time they implement something it is often obsolete; how to know what will last so can get return on investment.
Technology	Offer a lot of technology options but don't do a good job of training customers to use them.
Younger Generation	Concerned we are not grooming people to be bankers of the future.
Younger Generation	Give projects to "up & comers" and let them report to senior management and to Board to give them exposure to Board; young people love the opportunity.